

**FRESNO, CALIFORNIA  
CLASS SPECIFICATION**

**REAL ESTATE FINANCE SPECIALIST**

**FLSA STATUS:**

Non-Exempt

**CLASS SUMMARY:**

The Real Estate Finance Specialist is the first level in a two level Real Estate Finance series. Incumbents are responsible for processing loan applications, assembling financial packages for rehabilitation programs and first-time home buyer programs, or performing loan servicing and collection activities related to past due or currently due accounts from outside entities; Preparing and evaluate a variety of information associated with rehabilitation and development loans, which requires complex analysis, examination, and synthesis of information in order to develop appropriate recommendations.

Distinguishing characteristics within the class, based upon assignment are, at entry, responsibility for assisting with and learning how to perform the essential duties of the classification under supervision. Incumbents may serve as a lead worker and/or have responsibility for making work assignments, training, preparing reports, and performing administrative tasks in the absence of the supervisor.

The Real Estate Finance Specialist is distinguished from the Real Estate Finance Supervisor, which has supervisory responsibilities for staff and section operations.

**TYPICAL CLASS ESSENTIAL DUTIES:** (These duties are a representative sample; position assignments may vary.)

**FRE-  
QUENCY**

- |    |   |                   |
|----|---|-------------------|
| 1. | May serve as a lead worker to other employees, including: prioritizing and assigning work; monitoring and determining completion of work; and training staff on work methods.   | Varies<br>0 – 10% |
| 2. | Prepares, analyzes, and reconciles a variety of reports, notices, statements, settlements, forms, appraisals, and/or other related documents related to borrowers, delinquent accounts, reconveyances and subordinations, pay-off demands, loans, and/or other applicable issues. | Daily<br>20%      |
| 3. | Interviews and assists applicants in completing forms for housing rehabilitation and development loans, and grants, including disseminating program information and making oral presentations to individuals and/or groups.   | Daily<br>20%      |
| 4. | Evaluates and implements a variety of collection mechanisms based on amount of time and/or monies to be expended in locating and attempting to collect amounts due from the individuals. Communicates and contacts customers and related mortgage agencies.                       | Daily<br>15%      |

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<b><u>TYPICAL CLASS ESSENTIAL DUTIES:</u></b> (These duties are a representative sample; position assignments may vary.)		<b><u>FRE-QUENCY</u></b>
5.	Analyzes and evaluates underwriting and project files for the housing programs and approves or denies based on applicable findings. Performs loan computations and issues instructions to title companies, and loan servicing organizations. Monitors compliance with applicable Federal and State regulations.	Daily 5%
6.	Reviews and analyzes contracts and recorded legal documents to identify potential recourse opportunities in order to collect past due revenues.	Weekly 10%
7.	Participates in developing revenue collection guidelines for use by departments throughout the city.	Weekly 5%
8.	Evaluates current and potential lease agreements, including making recommendations regarding approval or denial of potential leaseholders based on application contents, credit worthiness, and ability to pay.	Occasion-ally 5%
9.	Files claims with State and Federal courts related to probate, bankruptcies, judgments, and small claims.	Occasion-ally 5%
10.	Attends legal proceedings and recommends settlements and/or write-offs based on case facts.	Occasion-ally 5%
11.	Performs other duties of a similar nature or level.	As Required

**Training and Experience** (positions in this class typically require):

- Twenty-four units of accredited college or university course work in Real Estate, Finance, or a related field and two years of journey level clerical experience directly related to loan processing, property rehabilitation, escrow procedures, financial accounting, real estate transactions, or related fields is required;

OR

- An equivalent combination of education and experience sufficient to successfully perform the essential duties of the job such as those listed above. Additional qualifying experience may be substituted for the required education on the basis of twelve semester units to one year of experience.

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#### **Licensing Requirements** (positions in this class typically require):

- Valid State of California Driver's License, Class C.

#### **Knowledge** (position requirements at entry):

Knowledge of:

- Revenue collection techniques;
- Real estate principles and practices;
- Judicial System;
- Property management principles and practices;
- Residential and commercial real estate loan practices and procedures;
- Confined space entry techniques, hazards, procedures and safety requirements.

#### **Skills** (position requirements at entry):

Skill in:

- Using computers and applicable software applications
- Preparing and performing mathematical calculations
- Compiling documents and forms into loan packages
- Prepare and proofread clear, concise, and comprehensive reports, records, and other written documents
- Speaking in Public
- Evaluating personal and financial data of applicants
- Communication, interpersonal skills as applied to interaction with coworkers, supervisor, the general public, business, organizations, elected and appointed officials, media, etc. sufficient to exchange or convey information, give/receive work direction
- Detail oriented and ability to multi-task

#### **Physical Requirements:**

Positions in this class typically require: feeling, finger dexterity, grasping, hearing, repetitive motions, seeing, talking, bending, kneeling, lifting, reaching, standing, stooping, and walking.

Sedentary Work: Exerting up to 10 pounds of force occasionally and/or a negligible amount of force frequently or constantly to lift, carry, push, pull or otherwise move objects including one's own body. Sedentary work involves sitting most of the time. Jobs are sedentary if walking and standing are required only occasionally and all other sedentary criteria are met. Some positions may require more frequent walking, lifting and standing.

#### **Note:**

The above job specification is intended to represent only the key areas of responsibilities; specific position assignments will vary depending on the business needs of the department.

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**Classification History:**

Draft prepared by Fox Lawson & Associates (LM)

Date: 11/2007

Reviewed by the City of Fresno

Date: 5/2008